



Order Filed on December 21, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**RUSSELL L. LOW, ESQ. RLL-4745**  
**LOW & LOW, ESQS.**  
**505 Main Street - Suite 304**  
**Hackensack, New Jersey 07601**  
**(201) 343-4040**  
**Attorneys for Debtor (s)**

---

In Re: : UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Keith Kloza : HONORABLE VINCENT F. PAPALIA

: CHAPTER 13

Debtor (s) : Case No. 23-20737

: Hearing Date: December 21, 2023 at 10:00 am

---

**ORDER EXTENDING**

☐ CASE ☒ AUTOMATIC STAY

The relief set forth on the following page is hereby ORDERED.

**DATED: December 21, 2023**

---

  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

This matter having been presented to the Court by Russell L. Low, Esq. and, for good cause it is

**ORDERED** that:

The Automatic Stay is extended to ALLY FINANCIAL, PNC MORTGAGE,  
REGIONAL ACCEPTANCE CORPORATION, WALLINGTON TAX COLLECTOR and all  
Creditors effective the date of this Order.  
^properly served